

CLAIMS

What is claimed is:

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1. A method for conducting a transaction over a network, the network including a first system and a second system, the method comprising the steps of:

- a) initiating a transaction;
- b) comparing a value of the first system with a value of the second system; and
- c) continuing the transaction based on the comparison.

2. The method of claim 1 wherein the first system comprises a client system and the second system comprises a server system.

3. The method of claim 2 wherein the value of the client system is in a persistent client-side data file.

4. The method of claim 3 wherein the persistent client-side data file comprises a cookie.

5. The method of claim 4 wherein step b) further comprises:

- b1) allowing the server system to compare the value in the cookie with the value in the server system.

6. The method of claim 5 wherein if the value in the cookie does not match the value in

1 10. The method of claim 9 wherein step c2) is performed in response to a payment
2 transaction from the client system to the server system.

1 11. A system for conducting a transaction over a network, the network including a first
2 system and a second system, the system comprising:

3 means for initiating a transaction;

4 means for comparing a value of the first system with a value of the second system;

5 and

6 means for continuing the transaction based on the comparison.

1 12. The system of claim 11 wherein the first system comprises a client system and the
2 second system comprises a server system.

1 13. The system of claim 12 wherein the value of the client system is in a persistent
2 client-side data file.

1 14. The system of claim 13 wherein the persistent client-side data file comprises a
2 cookie.

1 15. The system of claim 14 wherein the means for comparing further comprises:
2 means for allowing the server system to compare the value in the cookie with the
3 value in the server system.

4 system; and

5 c2) allowing the server system to transfer a remaining portion of the encryption
6 key to the client system whereby the encryption key is capable of being utilized by the client
7 system to decrypt the encrypted information.

1 30. The computer readable medium of claim 29 wherein step c2) is performed in
2 response to a payment transaction from the client system to the server system.

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